

Credit cards

Monthly credit card bills creeping up? You could save money by moving your existing credit card balances to a Barclaycard, using our 0% balance transfer offer⁴.

- 0% interest on balance transfers for up to 28 months from the date you open your account (1.99% balance transfer fee applies)
- 0% interest on purchases for up to 18 months from the date you open your account
- Transfer balances from more than one card and you could save money on the interest payments on each one
- If you set up a Direct Debit to pay off the balance within the interest free period, you'll pay no interest on it. Any balance remaining after this period will be charged interest at the standard rate
- Stay in control with text alerts when payments are due, or when you're approaching your credit limit

Just remember to make at least your minimum payments on time and stay within your credit limit, otherwise you'll lose the 0% balance transfer offer and the interest will change to the standard rate.

Representative example:

Representative APR: 21.9% APR (variable)

Purchase rate p.a. 21.9% APR (variable)

Based on a £1,200 credit limit

4. For new Barclaycard customers only. The approval of your application depends on your financial circumstances and borrowing history, so do the terms you may be offered. The balance transfer period and interest rates may differ from those shown. Balances cannot be transferred from other Barclaycard accounts, Hilton Honours or Littlewoods. T&Cs apply.

Apply in branch today or visit [barclaycard.co.uk](https://www.barclaycard.co.uk) to see our full range of offers.

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Loans and credit cards



OPTIMISM

is looking to the future
with your debts sorted

Find out how consolidating
with a Barclayloan or a
Barclaycard could help.

**Make money
work for you**



BARCLAYS

Seize the day. Start managing your debts.

Consolidating your debts into one regular monthly payment could make it easier to manage your money. If you're paying interest on credit cards or have multiple loans, and want to take control of your finances, a Barclayloan or Barclaycard balance transfer are two borrowing options that could help.

A **Barclayloan** offers the certainty and peace of mind of paying a fixed amount every month.

A **Barclaycard credit card** offers flexibility – you can choose whether you pay the minimum amount each month, or pay more and clear your debts sooner. And if you pay the balance before the 0% interest period ends, you won't pay any interest.

Loans

Want to consolidate your existing loans and credit cards? Pay them all off with a Barclayloan, and make just one manageable repayment per month going forward.

- If you have a current account with us already, get a personalised price quote up front so you can see the rate you'll actually get, and it won't affect your credit score
- Apply in less than 15 minutes, and once approved the funds will be instantly transferred to your account¹
- Watch the amount you owe shrink month by month

Representative example:

5.5% APR Representative
on loans of £7,500 – £15,000
over 2-5 years (your rate may differ²)

Find out how much you can borrow, and apply in branch today, via the Barclays app³ or search 'Barclayloan'.

1. Subject to application, financial circumstances, and borrowing history. The rate you're offered may differ from the representative APR shown, and will be based on your personal circumstances, the loan amount and the repayment term.

2. The Barclayloan advertised here is available over terms of between 2 to 5 years, with a maximum APR of 29.9%.

3. Terms and conditions apply. You must have a Barclays current account, be aged 16 or over and have a mobile number to use the Barclays app.